

English Language in Accounting

 东北财经大学会计丛书

孙坤 编著

会计英语

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 东北财经大学出版社
Dongbei University of Finance & Economics Press

大连

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图书在版编目 (CIP) 数据

会计英语 / 孙坤编著. —大连: 东北财经大学出版社, 2008. 9

(东北财经大学会计丛书)

ISBN 978 - 7 - 81122 - 468 - 9

I. 会… II. 孙… III. 会计 - 英语 - 高等学校 - 教材
IV. H31

中国版本图书馆 CIP 数据核字 (2008) 第 132267 号

东北财经大学出版社出版

(大连市黑石礁尖山街 217 号 邮政编码 116025)

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大连天正华延彩色印刷有限公司印刷 东北财经大学出版社发行

幅面尺寸: 148mm×210mm 字数: 400 千字 印张: 13 1/2 插页: 1

2008 年 9 月第 1 版

2008 年 9 月第 1 次印刷

责任编辑: 李 彬

责任校对: 惠恩乐

封面设计: 冀贵收

版式设计: 钟福建

ISBN 978 - 7 - 81122 - 468 - 9

定价: 24.00 元

前 言

伴随着世界经济一体化的步伐，世界已经走进中国，中国也已经全面走向世界。毫无疑问，中国与世界越融合，对国际化人才的需求就越强烈。掌握英语是国际化人才的必备素质，尤其是既有专业知识，又能熟练使用英语的人才，具有广泛的社会需求和发展空间。本书正是本着满足社会需求的原则，为广大的财务经理、会计人员、大专院校学生和广大的从商者提供一本适用的会计英语教材。

本教材的宗旨是在会计领域为读者在汉语和英语之间架起一座桥梁：对于已经掌握了会计专业知识的读者来说，学完该教材，可以增强用英语表达会计问题的能力，同时加深对会计知识的理解；对于具有一定英语能力的非会计专业人士来说，通过阅读该教材可以学到基本的会计知识，拓宽英语词汇构成，亦可进一步增强英语的应用能力。为此，本教材主要以提高英语的应用能力为导向，致力于囊括会计领域的常用词汇和专业术语，为基本的会计概念、原则和方法提供准确的英语表达方法，引领读者专注于学习会计理论和实务的英语表达，从而提高口头和书面的英语表达能力。本书没有把重点放在具体的会计程序操作方面，因为国内引进的原版会计教材已经能够满足这种需求。

本教材的内容以财务会计为主，同时兼顾成本会计、管理会计和审计的基本内容，按照2007年开始实施的最新会计准则安排教材的体系和内容。教材中课文的编写依据国际上普遍使用的原版教材，使用准确、地道的英语，难度适中，常用的术语有较高的重复率。提供课后复习讨论题，学习者可以口头

练习，也可以进行书面训练。为便于读者深入理解课文，对重要的会计术语给出了比较全面的解释，并附有课文的汉语翻译。因此，本教材是一本实用性较强的教学和自学用书。

编著者

2008年6月

目 录

第一部分 英文课文

Chapter 1	An Overview of Accounting	2
Unit 1	Accounting and Accounting Profession	2
Unit 2	Accounting Assumptions	9
Unit 3	Accounting Recognition and Measurement Principles	16
Unit 4	Information Users	24
Unit 5	Quality Characteristics of Accounting Information	28
Chapter 2	Accounting Cycle	35
Unit 1	Accounting Equation and Double-entry Accounting	35
Unit 2	Basics of Accounting Cycle	40
Unit 3	Journals	47
Unit 4	Ledgers	52
Unit 5	Adjusting Procedures	56
Unit 6	Closing Process	62
Unit 7	The Trial Balance	65
Chapter 3	Financial Statements	70
Unit 1	Balance Sheet	70
Unit 2	Income Statement	77
Unit 3	Statement of Retained Earnings	83
Unit 4	Cash Flow Statement	89
Unit 5	Disclosure Notes to Financial Statements	98
Unit 6	Analysis of Financial Statements	104
Chapter 4	Current Assets	113
Unit 1	Cash and Its Control	113
Unit 2	Receivables	119
Unit 3	Inventories (1)	127
Unit 4	Inventories (2)	133

Chapter 5	Non-current Assets and Investments	140
Unit 1	Plant and Equipment	140
Unit 2	Depreciation of Plant Assets	147
Unit 3	Intangible Assets	153
Unit 4	Natural Resources	162
Unit 5	Basics of Investments	165
Unit 6	Accounting for Investments in Debt and Equity Securities	172
Chapter 6	Liabilities	177
Unit 1	Current Liabilities	177
Unit 2	Non-current Liabilities	182
Chapter 7	Owners' Equity	188
Unit 1	Forms of Business Organizations	188
Unit 2	Accounting for Owners' Equity in Different Forms of Organizations	194
Chapter 8	Revenues and Expenses	203
Unit 1	Revenues	203
Unit 2	Expenses	209
Chapter 9	Other Accounting Areas	216
Unit 1	Cost Accounting	216
Unit 2	Management Accounting	223
Unit 3	International Accounting	228
Chapter 10	Auditing	235
Unit 1	An Overview of Auditing	235
Unit 2	Audit Process	241
Unit 3	Audit Report	247
Unit 4	Internal Control (1)	252
Unit 5	Internal Control (2)	259

第二部分 参考译文

第一章 会计概述	272
第一课 会计和会计职业	272

第二课	会计假设	275
第三课	会计确认和计量原则	278
第四课	信息使用者	281
第五课	会计信息质量特征	283
第二章	会计循环	287
第一课	会计等式及复式记账法	287
第二课	会计循环概述	290
第三课	日记账	293
第四课	分类账	296
第五课	调整程序	298
第六课	结账程序	302
第七课	余额试算表	303
第三章	财务报表	306
第一课	资产负债表	306
第二课	利润表	311
第三课	留存收益表	314
第四课	现金流量表	317
第五课	财务报表附注	322
第六课	财务报表分析	325
第四章	流动资产	331
第一课	现金及其控制	331
第二课	应收款项	333
第三课	存货 (1)	338
第四课	存货 (2)	341
第五章	固定资产和投资	345
第一课	固定资产	345
第二课	固定资产折旧	349
第三课	无形资产	352
第四课	自然资源	357
第五课	投资概述	358
第六课	债权性投资和权益性投资的核算	361

第六章 负债	365
第一课 流动负债	365
第二课 非流动负债	367
第七章 所有者权益	370
第一课 企业组织形式	370
第二课 不同企业组织所有者权益的核算	372
第八章 收入和费用	377
第一课 收入	377
第二课 费用	380
第九章 其他会计领域	384
第一课 成本会计	384
第二课 管理会计	388
第三课 国际会计	390
第十章 审计	394
第一课 审计概述	394
第二课 审计过程	397
第三课 审计报告	400
第四课 内部控制 (1)	403
第五课 内部控制 (2)	406
第三部分 Pilot Paper and Answers	
Pilot Paper	413
Keys to the Questions	420

第一部分 英文课文

Accounting is the process of recording, summarizing, and reporting in terms of money the financial transactions and events that are in part at least of a financial nature and in part at least of an economic nature and in part at least of a legal nature. It is the process of measuring in monetary terms the economic activities of an organization and presenting the results thereof in a systematic and concise manner.

The primary objective of accounting is to provide information that is useful in making economic decisions. This information is provided in the form of financial statements, which are prepared on the basis of the accounting records. The accounting records are maintained in a systematic and concise manner, and the results thereof are presented in a systematic and concise manner.

Chapter 1 An Overview of Accounting

Unit 1 Accounting and Accounting Profession

INTRODUCTION OF ACCOUNTING. Accounting^① is an information system that identifies, records, and communicates relevant, reliable, and comparable information about an organization's business activities that can be expressed in monetary terms. Identifying business activities requires selecting transactions and events relevant to an organization. Recording business activities requires keeping a chronological log of transactions and events measured in monetary unit and classified and summarized in a useful format. Communicating business activities requires preparing accounting reports such as financial statements. It also requires analyzing and interpreting such reports.

A person who specializes in this field is known as an accountant. Individuals with accounting knowledge are always in demand as they can help with financial analysis, strategic planning, e-commerce, product feasibility analysis, information technology, and financial management. Benefit packages can include flexible work schedules, telecommuting options, career path alternatives, casual work environments, extended vacation time, child and elder care. Accounting frequently offers the qualified person an opportunity to move ahead quickly in today's business world. Indeed, many of the heads of large corporations throughout the world have advanced to their positions from the accounting department.

Accounting is often called the language of business because all

① 本书中黑体字单词或短语在课后 Special Terms 中有注释。

organizations set up an accounting information system to communicate data to help people make better decisions. It records the past growth or decline of the business. Careful analysis of these results and trends may suggest the ways in which the business may grow in the future. Expansion or reorganization should not be planned without the proper analysis of the accounting information; a new product and the campaign to advertise and sell them should not be launched without the help of accounting expertise. Accounting information affects many aspects of our lives. When we earn money, pay taxes, invest savings, budget earnings, and plan for the future, we are influenced by accounting.

DISTINCTION BETWEEN BOOKKEEPING AND ACCOUNTING.

Earlier accounting procedures were simple in comparison with modern methods. The simple bookkeeping procedures of a hundred years ago have been replaced in many cases by the data-processing computer. In the past, a bookkeeper kept the books of accounts for an organization. Today, a sharp distinction is made between the relatively unchanged work performed by a bookkeeper and the more sophisticated duties of the accountants. The bookkeeper simply enters data in financial record books; this is just one part of accounting. Accounting also identifies and communicates information on transactions and events, and it includes the crucial processes of analysis and interpretation. Accountants must understand the entire system of records so that they can analyze and interpret business transactions and events. Because interpretation of the figures is such an important part of the accountant's function, accounting has often been described as an art.

DIVISIONS OF ACCOUNTING. The field of accounting is divided into three broad divisions: public, governmental, and private.

Public accounting. Public accounting is the field of accounting that provides a variety of accounting services to clients for a fee. A professional accountant who works in a public accounting firm usually is a **Certified**

Public Accountant (CPA). The British equivalent for a CPA is CA, representing chartered accountants.

The scope of services offered by public accounting firms is expanding in the information age. Auditing, which is a typical type of **assurance services**, is one of the main functions of a CPA firm. Among audit services, the most common is the financial statement audit. Other types of audit services include operational audits and compliance audits. Tax preparation and planning is another function of a public accountant. Because tax factors are important to most major financial decisions, CPAs are often asked for advice about the possible tax consequences of a particular decision. Also, CPAs often are asked to prepare income tax returns. Management advisory services are among the fastest growing practice areas in accounting firms. In addition, many firms are expanding the traditional bounds of services to include such areas as organization design, information processing, employee benefits, and human resource management.

Governmental accounting. The management of governmental affairs requires the use of accounting for record keeping, planning, and controlling operations. Many accountants work in government offices or for nonprofit organizations. These two areas are often joined together under the term governmental and institutional accounting. The two are similar because of legal restrictions in the way in which they receive and spend funds. Therefore, a legal background is sometimes necessary for this type of accounting practice. All branches of governments employ accountants. In addition, government-owned corporations have accountants on their staffs. All of these accountants, like those in private industry, work on a salary basis. They tend to become specialists in limited fields like transportation or public utilities.

Nonprofit organizations are, of course, in business for some purpose other than making money. They include cultural organizations, charitable organizations, religious groups and etc. Although they are limited in the manner in which they can raise and spend their funds, they usually benefit

from special provisions in the tax laws.

Private accounting. Private accountants, also called management accountants, work for a single business and are responsible for collecting, processing, and reporting financial information. Private accountants are employed in a variety of capacities. For example, the chief accounting officer for a private enterprise typically is known as the **controller**, and the head financial officer is often called the **treasurer**. Others working in accounting departments perform such tasks as determining the cost of items produced by the enterprise, budgeting, internal auditing, taxation, and financial reporting. Like those who work for the government or nonprofit organizations, they are salaried rather than paid a fee. Those who work for manufacturing concerns are sometimes called industrial accountant.

Accounting specialists are highly regarded. Their professional standing often is denoted by a certificate. Certified public accountants must meet education and experience requirements, pass an examination, and exhibit ethical character. Many accounting specialists hold certificates in addition to or instead of the CPA. Two of the most common are the **Certified Management Accounting (CMA)** and the **Certified Internal Auditor (CIA)**. Employers also look for specialists with designations such as **Certified Bookkeeper (CB)**, **Certified Payroll Professional (CPP)**, and **Personal Financial Specialist (PFS)**.

PROFESSIONAL ETHICS. The goal of accounting is to provide useful information for decisions. For information to be useful, it must be trusted. This demands professional ethics in accounting. Ethics are beliefs that distinguish right from wrong. They are accepted standards of good and bad behavior.

Identifying the ethical path is sometimes difficult. The preferred path is a course of action that avoids casting doubt on one's decisions. For example, accounting users are less likely to trust an auditor's report if the auditor's pay depends on the success of the client being audited. To avoid such concerns,

ethics rules are often set. For example, auditors are banned from direct investment in their client and cannot accept pay that depends on figures in the client's reports.

Providers of accounting information often face ethical choices as they prepare financial reports. These choices can affect the price a buyer pays and the wages paid to workers. They can even affect the success of products and services. Misleading information can lead to a wrongful closing of a division that harms workers, customers, and suppliers. There is an old saying worth remembering: Good ethics are good business.

Words and Expressions

1. **accounting** n. 会计(核算),会计学
2. **identify** v. 识别,确认
3. **record** v. 记载,记录,登记
4. **communicate** v. 传达,交流
5. **transaction** n. 交易,经济业务
6. **chronological** a. 按时间顺序的
7. **log** n. 日志
8. **classify** v. 分类
9. **summarize** v. 概括,总结,汇总
10. **format** n. 格式,形式
11. **interpret** v. 说明,解释
12. **accountant** n. 会计师,会计(人员)
13. **e-commerce** n. 电子商务
14. **feasibility** n. 可行性,可能性,现实性
15. **campaign** n. 活动,运动
16. **telecommuting** 电信交流
17. **option** n. 选择权
18. **launch** n. 发动,开办,投入
19. **expertise** n. 专门技术或知识
20. **in comparison with** 与……比较而言

21. bookkeeping n. 簿记, 簿记学
22. data-processing n. 数据处理
23. sophisticated a. 复杂的, 精细的
24. equivalent a. 相等的, 相当的 n. 相等物
25. chartered accountants 特许会计师
26. auditing a. 审计, 审计学
27. operational audits 经营审计
28. compliance audits 合规审计
29. consequences n. 结果, 影响
30. income tax returns 所得税申报单
31. human resource 人力资源
32. nonprofit organizations 非营利组织
33. governmental and institutional accounting 政府和事业单位会计
34. public utilities 公共事业
35. charitable organizations 慈善组织
36. manufacturing concerns 工业企业, 制造行业
37. professional standing 专业身份, 专业地位
38. designation n. 名称, 任命
39. payroll n. 薪酬, 薪酬表
40. professional ethics 职业道德
41. a course of action 行为过程
42. cast v. 投下

Special Terms

1. assurance services 鉴证服务。指注册会计师提供的对责任方提供的鉴证对象的评价或计量依据一定的标准进行审查, 并就结果发表结论性意见, 以便提高使用者对鉴证对象的信任程度的服务。审计 (audit) 和审核 (review) 是两种常见的鉴证业务。关于 assurance 一词, 我们在审计教材和文献中可能看到不同的提法, 如“认证”、“保证”等。根据 2007 年 1 月 1 日起实施的审计准则, 这个术语应统一为“鉴证”。

2. **Certified Public Accountant (CPA)** 注册会计师。指有资格执行审计业务的专业人员,一般需要满足三个方面的条件才能获得这种资格:(1)接受过专业教育,通常要有本科学历,有的国家甚至要求更高的学历;(2)具有一定期限的会计或审计工作经验;(3)通过由会计专业团体举办的统一考试。注册会计师在英国及英联邦国家也称特许会计师,即 chartered accountants。

3. **reorganization** 重组、改组。指将企业累积亏损冲减产权资本,从而使一个公司的资本结构发生重大变化。改组结果将会改变各种证券持有人的权益。改组通常发生于企业合并,或是为了防范破产在达成协议后采取的措施。

4. **controller, comptroller** 主计长、会计主任,也称 chief account。通常适用于较大的公司,是由董事会任命,负责企业的会计工作的高级管理人员。其工作范围包括财务会计、成本会计、内部审计、预算编制、税务报告和财务分析等内容。

5. **treasurer** 财务长、财务主任。属于企业高级财务管理人员,负责保管企业的资产,筹措和控制资源的使用。有的企业财务长和主计长由一人担任,有的企业由两个人担任。

6. **Certified Management Accountants (CMA)** 注册管理会计师。指通过美国全国会计师协会统一考试的会计师。其考试内容除财务、会计、审计以外,还包括决策分析、数学模型和信息系统等方面的内容。

7. **Certified Internal Auditor (CIA)** 注册内部审计师。是内部审计师协会颁发的职称,获得该职称需要通过统一考试并满足一定的工作经验方面的要求。

8. **Certified Bookkeeper (CB)** 注册簿记员。属于初级财会人员。

9. **Certified Payroll Professional (CPP)** 注册薪酬核算员。随着经济环境的变化,现在职工的报酬已不仅仅是工资,名目繁多的报酬项目加上复杂的企业代扣代缴项目,使工资核算的专业性越来越高。

10. **Personal Financial Specialist (PFS)** 个人理财专家。专门为客户提供私人理财服务的专业人员。